

Certificate Number: 05781-PAE-DE-031858641

Bankruptcy Case Number: 18-14861



05781-PAE-DE-031858641

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 5, 2018, at 12:29 o'clock AM PST, Joan Ziejewski completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 5, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President